

In re:
Kervince Markenzy Michel
Debtor

Case No. 23-13878-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 05, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2024:

Recip ID	Recipient Name and Address
db	Kervince Markenzy Michel, 125 Chadwick Ave, Linwood, PA 19061-4310
14842924	Chichester School District Tax Collector - Lower C, 401 Cherry Tree Rd, Uppr Chichstr, PA 19014-2405
14842929	Forth, Inc., 1900 E Golf Rd Ste 550, Schaumburg, IL 60173-5870
14842934	+ Lower Chichester Township Tax Collections, 1410 Market St, Marcus Hook, PA 19061-4290
14842939	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14842941	Santander Bank, Attn: Bankruptcy MA1-MB3-01-09 POB 84100, Boston, MA 02284
14842942	+ Sun East Fcu, Pob 2231, Aston, PA 19014-0231
14841435	+ Sun East Federal Credit Union, 4500 Pennell Road, Aston, PA 19014-1862
14842946	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Feb 06 2024 00:17:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 06 2024 00:17:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 06 2024 00:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 06 2024 00:17:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14842920	Email/PDF: bncnotices@becket-lee.com	Feb 06 2024 00:27:12	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14842921	EDI: TSYS2	Feb 06 2024 05:13:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14842922	EDI: CRFRSTNA.COM	Feb 06 2024 05:13:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14842925	+ Email/Text: bankruptcycollections@citadelbanking.com	Feb 06 2024 00:18:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14842926	+ EDI: WFNNB.COM	Feb 06 2024 05:13:00	Comenity Capital/Gamestop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14842927	Email/Text: bankruptcy@connexuscu.org	Feb 06 2024 00:18:00	Connexus Credit Union, Attn: Bankruptcy, PO Box 8026, Wausau, WI 54402-8026
14842935	EDI: CITICORP	Feb 06 2024 05:13:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14842928	+ Email/Text: duffyk@co.delaware.pa.us		

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		Feb 06 2024 00:18:00	Delaware County Tax Claim Bureau, 201 W Front St, Media, PA 19063-2768
14842930	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 06 2024 00:17:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14842931	+ Email/Text: electronicbkydocs@nelnet.net	Feb 06 2024 00:17:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14842932	EDI: IRS.COM	Feb 06 2024 05:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14842923	EDI: JPMORGANCHASE	Feb 06 2024 05:13:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14842933	Email/Text: PBNCNotifications@peritusservices.com	Feb 06 2024 00:17:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14842936	+ Email/Text: electronicbkydocs@nelnet.net	Feb 06 2024 00:17:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14842937	Email/Text: fesbank@attorneygeneral.gov	Feb 06 2024 00:17:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14842938	EDI: PENNDEPTREV	Feb 06 2024 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14842938	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14843831	+ EDI: PENNDEPTREV	Feb 06 2024 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14843831	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14847658	EDI: Q3G.COM	Feb 06 2024 05:13:00	Quantum3 Group LLC as agent for, Aqua Finance Inc. FBO (Connexus Credit U, PO Box 788, Kirkland, WA 98083-0788
14842940	^ MEBN	Feb 06 2024 00:11:16	RoundPoint Mortgage Servicing Corporation, Attn: Bankruptcy, PO Box 19409, Charlotte, NC 28219-9409
14842943	EDI: SYNC	Feb 06 2024 05:13:00	Syncb/syncb Music Aimm, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14842944	+ EDI: SYNC	Feb 06 2024 05:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14842945	+ EDI: SYNC	Feb 06 2024 05:13:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14842947	^ MEBN	Feb 06 2024 00:11:19	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14842948	+ EDI: USBANKARS.COM	Feb 06 2024 05:13:00	Us Bank Na Retail Le, Attn: Bankruptcy 800 Nicollet Mall, Minneapolis, MN 55402-2511
14842949	+ EDI: WFFC2	Feb 06 2024 05:13:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14842950	+ EDI: WFFC2	Feb 06 2024 05:13:00	Wells Fargo/Personal Loan, Attn: Bankruptcy, Po Box 71092, Charlotte, NC 28272-1092

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14843832	*+	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Kervince Markenzy Michel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
STEPHEN R. STARKS	on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:	
Debtor 1: <u>Kervince Markenzy Michel</u>	Social Security number or ITIN: xxx-xx-1149
First Name Middle Name Last Name	EIN: --_-----
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 12/22/23
Case number: 23-13878-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kervince Markenzy Michel	
2. All other names used in the last 8 years		
3. Address	125 Chadwick Ave Linwood, PA 19061-4310	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 2/5/24

For more information, see page 2

Case number **23-13878-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 20, 2024 at 9:15 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 5/19/24 Filing deadline: 3/1/24 Filing deadline: 6/19/24
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 6/4/24 at 1:00 PM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	